

Information to identify the case:			
Debtor 1	<b>Thomas John Harvey</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kim Irene Harvey</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-10715-TPA</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas John Harvey

Kim Irene Harvey

10/19/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas John Harvey  
Kim Irene Harvey  
Debtors

Case No. 16-10715-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 19, 2021

User: bsil  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Thomas John Harvey, Kim Irene Harvey, 7749 Mill Road, Conneaut Lake, PA 16316-6539
cr	+ MTGLQ Investors, L.P, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14264851	+ Beneficial Consumer Discount Company, PO Box 1231, Brandon, FL 33509-1231
14264852	+ Caliber Home Loans Inc, PO Box 650856, Dallas, TX 75265-0856
14333852	+ LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15377613	+ LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14947957	+ MTGLQ INVESTORS, L.P., 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
15080062	U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14264861	+ Windstream Communications, Attn: Alice Peace, 2 North Main Street, Greenville, SC 29601-4874

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 20 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2021 23:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 20 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2021 23:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14264853	+ Email/Text: legal@castlecredit.com	Oct 19 2021 23:07:00	Castle Credit, 8420 West Bryn Mawr, Chicago, IL 60631-3436
14279388	+ Email/Text: legal@castlecredit.com	Oct 19 2021 23:07:00	Castle Credit Co Holdings, LLC, 8430 West Bryn Mawr Avenue, Suite 750, Chicago, Illinois 60631-3475
14264854	+ EDI: CITICORP.COM	Oct 20 2021 03:08:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14264855	+ EDI: CMIGROUP.COM	Oct 20 2021 03:08:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrolton, TX 75011-8288
14264856	EDI: DIRECTV.COM	Oct 20 2021 03:08:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14334761	EDI: DIRECTV.COM		

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		Oct 20 2021 03:08:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14264857	+ Email/Text: bknotice@ercbpo.com		
		Oct 19 2021 23:07:00	ERC / Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14264858	+ Email/PDF: resurgentbknofications@resurgent.com		
		Oct 19 2021 23:27:31	LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
14264859	+ Email/Text: mwetherbee@mmchs.org		
		Oct 19 2021 23:07:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14313052	+ EDI: AGFINANCE.COM		
		Oct 20 2021 03:08:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14264860	+ EDI: AGFINANCE.COM		
		Oct 20 2021 03:08:00	Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF9 Master Participation Trust
cr		Legacy Mortgage Asset Trust 2019-GS3
cr	*+	LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14336748	*+	LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor LSF9 Master Participation Trust bosborne@hoflawgroup.com pfranz@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS3 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2019-GS3 bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com
Daniel P. Foster	on behalf of Debtor Thomas John Harvey dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

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Daniel P. Foster

on behalf of Joint Debtor Kim Irene Harvey dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Joseph A. Dessoye

on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

Kevin M BATTERY

on behalf of Creditor MTGLQ Investors L.P kbattery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard M. Squire

on behalf of Creditor LSF9 Master Participation Trust lcolwell@squirelaw.com kdiskin@squirelaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 11